

<i>SERFF Tracking Number:</i>	<i>AFDL-126932413</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Public Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47519</i>
<i>Company Tracking Number:</i>	<i>HI-2200 RATE INCREASE</i>		
<i>TOI:</i>	<i>H14I Individual Health - Hospital Indemnity</i>	<i>Sub-TOI:</i>	<i>H14I.000 Health - Hospital Indemnity</i>
<i>Product Name:</i>	<i>HI-2200 Rate Increase</i>		
<i>Project Name/Number:</i>	<i>HI-2200 Rate Increase/HI-2200 Rate Increase</i>		

## Filing at a Glance

Company: American Public Life Insurance Company

Product Name: HI-2200 Rate Increase      SERFF Tr Num: AFDL-126932413      State: Arkansas

TOI: H14I Individual Health - Hospital Indemnity      SERFF Status: Closed-Approved-  
Closed      State Tr Num: 47519

Sub-TOI: H14I.000 Health - Hospital Indemnity      Co Tr Num: HI-2200 RATE  
INCREASE      State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor  
Disposition Date: 01/27/2011

Authors: Shari Vick, Melissa  
Mahanes, Ashlie Snyder, Tonya  
Bittle

Date Submitted: 12/13/2010      Disposition Status: Approved-  
Closed

Implementation Date Requested: 04/01/2011

Implementation Date:

State Filing Description:

## General Information

Project Name: HI-2200 Rate Increase  
Project Number: HI-2200 Rate Increase  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 35%

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/27/2011

State Status Changed: 01/27/2011

Deemer Date:

Created By: Tonya Bittle

Submitted By: Tonya Bittle

Corresponding Filing Tracking Number:

Filing Description:

American Fidelity Assurance Company is filing the above listed rate increase for approval with your Department on behalf of American Public Life Insurance Company. A letter of authorization is enclosed.

Enclosed for submission is information concerning an increase in premium rates for the HI-2200 Hospital Indemnity Policy and optional riders, where applicable, as listed in the Actuarial Memorandum. These forms have been previously approved by your Department.

SERFF Tracking Number: AFDL-126932413 State: Arkansas  
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The policy is guaranteed renewable.

The rate increase was filed in our domiciliary state on 12/03/10. A list of old and new rates and the actuarial memorandum are attached to this filing. The effective date of this proposed increase will be no sooner than April 1, 2011, or the next plan date for those individuals under a Section 125 plan.

I hereby certify that to the best of my knowledge the rates submitted herewith is in compliance in all respects with the provisions of the insurance laws, rules and regulations of your state and such rates contain no provisions previously disapproved by the Department.

Thank you for your assistance with this matter. If you have any questions, please feel free to call me at 1-800-654-8489, extension 7782. My email address is shari.vick@af-group.com.

## Company and Contact

### Filing Contact Information

Shari Vick, Compliance Analyst II shari.vick@af-group.com  
 2000 Classen Blvd 800-654-8489 [Phone] 7782 [Ext]  
 Oklahoma City, OK 73106 405-523-5793 [FAX]

### Filing Company Information

American Public Life Insurance Company	CoCode: 60801	State of Domicile: Oklahoma
2305 Lakeland Drive	Group Code: 330	Company Type: LAH
Flowood, MS 39232	Group Name:	State ID Number:
(601) 936-2157 ext. [Phone]	FEIN Number: 64-0349942	

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: \$50.00/Rate Filing  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Public Life Insurance Company	\$50.00	12/13/2010	42856807

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/27/2011	01/27/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	12/16/2010	12/16/2010	Tonya Bittle	12/20/2010	12/20/2010

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Health - Actuarial Justification	Tonya Bittle	01/20/2011	01/20/2011
Rate Supporting Document	Rates/Actuarial Justification	Tonya Bittle	01/12/2011	01/12/2011
	Health - Actuarial Justification	Tonya Bittle	01/12/2011	01/12/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revised Actuarial	Note To Reviewer	Tonya Bittle	01/27/2011	01/27/2011
Revised Actuarial memorandum	Note To Filer	Rosalind Minor	01/18/2011	01/18/2011

<i>SERFF Tracking Number:</i>	<i>AFDL-126932413</i>	<i>State:</i>	<i>Arkansas</i>
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Your response of 12/20/10	Note To Filer	Rosalind Minor	12/28/2010 12/28/2010
History of Rate Increases	Reviewer Note	Rosalind Minor	01/24/2011

SERFF Tracking Number:	AFDL-126932413	State:	Arkansas
Filing Company:	American Public Life Insurance Company	State Tracking Number:	47519
Company Tracking Number:	HI-2200 RATE INCREASE		
TOI:	H14I Individual Health - Hospital Indemnity	Sub-TOI:	H14I.000 Health - Hospital Indemnity
Product Name:	HI-2200 Rate Increase		
Project Name/Number:	HI-2200 Rate Increase/HI-2200 Rate Increase		

## Disposition

Disposition Date: 01/27/2011

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 15% level rate increase on your submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document (revised)</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	Health - Actuarial Justification	Replaced	No
<b>Supporting Document</b>	Health - Actuarial Justification	Replaced	Yes
<b>Supporting Document</b>	Third-Party Authorization	Approved-Closed	Yes
<b>Rate (revised)</b>	Rates/Actuarial Justification	Approved-Closed	No
<b>Rate</b>	Rates/Actuarial Justification	Replaced	No

SERFF Tracking Number: AFDL-126932413 State: Arkansas  
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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/16/2010

Submitted Date 12/16/2010

Respond By Date

Dear Shari Vick,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department is limiting our approval of rate increases on Limited Benefit Products to 15%. If you wish to accept the 15% approval, please send us a revised Actuarial memorandum and rates.

We appreciate your understanding in this matter.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: AFDL-126932413 State: Arkansas  
Filing Company: American Public Life Insurance Company State Tracking Number: 47519  
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Project Name/Number: HI-2200 Rate Increase/HI-2200 Rate Increase

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/20/2010  
Submitted Date 12/20/2010

Dear Rosalind Minor,

### Comments:

Accepting 15% Increase.

### Response 1

Comments: Thank you for your consideration. We are in acceptance of the 15% increase proposed in you objection.

### Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department is limiting our approval of rate increases on Limited Benefit Products to 15%. If you wish to accept the 15% approval, please send us a revised Actuarial memorandum and rates.

We appreciate your understanding in this matter.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Ashlie Snyder, Melissa Mahanes, Shari Vick, Tonya Bittle



*SERFF Tracking Number:*      *AFDL-126932413*                      *State:*                      *Arkansas*  
*Filing Company:*              *American Public Life Insurance Company*              *State Tracking Number:*      *47519*  
*Company Tracking Number:*      *HI-2200 RATE INCREASE*  
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*Product Name:*              *HI-2200 Rate Increase*  
*Project Name/Number:*      *HI-2200 Rate Increase/HI-2200 Rate Increase*

**Note To Reviewer**

**Created By:**

Tonya Bittle on 01/27/2011 09:31 AM

**Last Edited By:**

Rosalind Minor

**Submitted On:**

01/27/2011 01:48 PM

**Subject:**

Revised Actuarial

**Comments:**

Rosalind,

I believe our final amendment of 1/20/11 revising our Actuarial Memorandum brings us into compliance with all the changes requested in order for the filing to be completed. However, the Sate Status in SERFF is still marked "Waiting Industry Response." The SERFF Status field shows the filing is "Pending State Action." Since the two status indicators contradict, I wanted to check that you have everything you need from us at this time in order to finalize your review. If anything is still needed, please call (405)416-7780 or e-mail me at [tonya.bittle@af-group.com](mailto:tonya.bittle@af-group.com).

Thank you.

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Project Name/Number: HI-2200 Rate Increase/HI-2200 Rate Increase

**Amendment Letter**

Submitted Date: 01/20/2011

**Comments:**

Thank you for your note dated 1/18/11. We have revised the actuarial memorandum as requested for review. Thank you for your assistance.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: Health - Actuarial Justification**

Comment:

Arkansas(corrected).pdf

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Project Name/Number: HI-2200 Rate Increase/HI-2200 Rate Increase

**Note To Filer**

**Created By:**

Rosalind Minor on 01/18/2011 03:21 PM

**Last Edited By:**

Rosalind Minor

**Submitted On:**

01/27/2011 01:48 PM

**Subject:**

Revised Actuarial memorandum

**Comments:**

I spoke with your office last week concerning the revised actuarial memorandum.

The memorandum was revised to reflect a 15% increase. As discussed in our conversation, it appears that item #4 also needs to be revised. Item 4 now reads: A 12.0% rate increase is being requested.....The average increase is 32.8%. Please correct these statements.

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 Project Name/Number: HI-2200 Rate Increase/HI-2200 Rate Increase

**Amendment Letter**

Submitted Date: 01/12/2011

**Comments:**

In response to your 12/28/10 request for a revised actuarial memorandum reflecting the 15% increase, we have attached a revised version of the memo as an amendment. The form is located under both the Rate/Rule Schedule and the Supporting Documentation tabs.

Thank you for your continued assistance.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rates/Actuarial Justification	HI-2200AR, APL HR-2, Revised APL HR-3, APL HR-4, APL HR-5, APL HR-6, APL HR-7, APL HR-8		Previous State Filing Number: N/A	HI2200 - Arkansas.pdf - PAPER
			Percent Rate Change Request: 35	HI2200 - Arkansas.pdf

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: Health - Actuarial Justification**

Comment:

HI2200 - Arkansas.pdf

*SERFF Tracking Number:*      *AFDL-126932413*      *State:*      *Arkansas*  
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**Note To Filer**

**Created By:**

Rosalind Minor on 12/28/2010 09:45 AM

**Last Edited By:**

Rosalind Minor

**Submitted On:**

01/27/2011 01:48 PM

**Subject:**

Your response of 12/20/10

**Comments:**

Thank you for your response to my Objection letter stating that you will adjust your rate increase request to 15%.

Before we approve the rate increase, please provide us with a revised actuarial memorandum and rates.

Thank you for your cooperation.

*SERFF Tracking Number:*      *AFDL-126932413*      *State:*      *Arkansas*  
*Filing Company:*      *American Public Life Insurance Company*      *State Tracking Number:*      *47519*  
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*Project Name/Number:*      *HI-2200 Rate Increase/HI-2200 Rate Increase*

**Reviewer Note**

**Created By:**

Rosalind Minor on 01/24/2011 09:54 AM

**Last Edited By:**

Rosalind Minor

**Submitted On:**

01/27/2011 01:48 PM

**Subject:**

History of Rate Increases

**Comments:**

I spoke with Sheri Vick and she stated that this was the first increase in Arkansas.

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Satisfied - Item:</b>	Third-Party Authorization	Approved-Closed	01/27/2011
<b>Comments:</b>			
<b>Attachment:</b>			
AuthorizationLtr.pdf			



# American Public Life Insurance Company

**A member of the American Fidelity Group.**

February 2, 2010

NAIC Number: 60801  
FEIN Number: 64-0349942

To Whom It May Concern:

American Fidelity Assurance Company, located at 2000 N. Classen Boulevard, Oklahoma City, Oklahoma, 73125, is hereby authorized to submit forms for approval to the Department of Insurance on behalf of American Public Life Insurance Company. Changes to the forms, as may be necessary to gain approval, are included in this authorization.

Sincerely,

Alex M. Bagby, ASA, MAAA  
Vice President & Chief Risk Officer